

In the claims:

All of the claims standing for examination are reproduced below for examination. Claims 1-31 are canceled, and claims 32-41 are newly presented in this response.

1-31. (Canceled)

32. (New) A network-based syndicated transaction system, comprising:

- a first enterprise hosting integrated transaction services provided for scraping and aggregating personal information (PI) specific to an end user, and providing PI and transaction services to the end user;

- a second enterprise maintaining at least one financial account specific to the end user in which the end user has a monetary balance;

- a third enterprise maintaining a billing account specific to the end user; and
- an interactive software graphical user interface (GUI) provided by the first enterprise and executable on an end user appliance displaying at least one indication representing the user's financial account, and at least one indication representing at least one bill associated with a billing account for which a monetary balance is owed by the user;

characterized in that the user, through interaction with the GUI, may instruct the first enterprise to pay the bill using funds from the financial account by dragging the indication of the bill to the indication of the account.

33. (New) The system of claim 32 wherein the network is the Internet network.

34. (New) The system of claim 32 wherein the interactive interface presents two or more indications representing financial accounts associated with the user, and two or more indications representing bills due from the user from two or more sources associated with the user.

35. (New) The system of claim 32 wherein billing information is provided to the service by the third enterprise maintaining a billing account specific to the end user.

36. (New) The system of claim 32 wherein the billing information is provided to the user and the user enters the billing information to the service utilizing the GUI.

37. (New) A method for enabling syndicated financial transactions at commercial institutions by specific individuals, comprising the steps of:

- (a) collecting, by a first enterprise, from one or more information providers, information having to do with financial accounts specific to a user in which a monetary balance is maintained on behalf of the user;

- (b) collecting from one or more information providers information having to do with a billing account specific to the user and bills associated with the billing account that are owed by the user;

- (c) providing a software graphical user interface (GUI) executable on a user's appliance;

- (d) presenting in the GUI at least one indication of a financial account associated with the user, and at least one indication of a bill owed by the user; and

- (e) generating an instruction to the first enterprise to pay a bill using an account by dragging the indication of the bill to the indication of the account.

38. (New) The method of claim 37 wherein the network is the Internet network.

39. (New) The method of claim 37 wherein the GUI presents two or more indications representing financial accounts associated with the user, and two or more indications representing bills due from the user from two or more sources associated with the user.

40. (New) The method of claim 37 wherein billing information is provided to the service

by the third enterprise maintaining a billing account specific to the end user.

41. (New) The method of claim 37 wherein the billing information is provided to the user and the user enters the billing information to the service utilizing the GUI.